

United States Bankruptcy Court
Northern District of Ohio

In re:
Diane S Hartzell
Debtor

Case No. 10-19063-pmc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: vdomb
Form ID: 234a

Page 1 of 3
Total Noticed: 41

Date Rcvd: Sep 22, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2011.

db +Diane S Hartzell, 23132 Kingsbrooke Lane, Westlake, OH 44145-3653
cr +Cottage Cove Homeowners Association, Inc., c/o Ott & Associates Co., LPA, 55 Public Square,
Suite 1400, Cleveland, OH 44113-1964
19966119 Anne Corrigan, Cleveland, OH 44113
19966123 +CCO Mortgage, PO Box 42102, Providence, RI 02940-2102
20642257 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 248839,
Oklahoma City, OK 73124-8839
19966124 +Charter One, PO Box 6260, Glen Allen, VA 23058-6260
19966126 +Charter One Bank, 1 Citizens Dr., Riverside, RI 02915-3019
19966125 +Charter One Bank, 8715 Mentor Ave., Mentor, OH 44060-6188
19966130 +Citizens Bank, 328 S. Saginaw St., Flint, MI 48502-1940
20053377 +Cottage Cove Homeowners Association, Inc., c/o Ott & Associates Co., LPA,
55 Public Square, Suite 1400, Cleveland, Ohio 44113-1964
19966131 +First Choice Builders, 23132 Kingsbrooke Lane, Westlake, OH 44145-3653
19966138 +GEMB/Modern Builders, P.O. Box 960061, Orlando, FL 32896-0061
19966142 +Key Bank, P.O. Box 183057, Columbus, OH 43218-3057
19966143 Key Bank, P.O. Box 94920, Cleveland, OH 44101-4920
20766356 +KeyBank National Association, PO Box 94968, Cleveland, Ohio 44101-4968
19966145 +Michelle Ward, 10808 Lakeshore Blvd., Cleveland, OH 44108-1019
19966146 +Modern Builders Supply, PO Box 960061, Orlando, FL 32896-0061
20747234 +Ohio Department of Taxation, Bankruptcy Division, P.O. Box 530, Columbus, OH 43216-0530
19966148 +Park View Federal, 30000 Aurora Rd., Solon, OH 44139-2728
20854934 #Peter Corrigan and Lila Corrigan, 31005 Nantuckett Row, Bay Village, OH 44140-1051
19966149 #Peter and Lila Corrigan, 31005 Nantuckett Row, Bay Village, OH 44140-1051
19966152 State of Ohio, Department of Taxation, P.O. Box 2476, Columbus, OH 43266-0076
20304603 +The Carter-Jones Lumber Company, C/o John A. Daily, 2475 Massillon Rd.,
Akron, OH 44312-5316

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QSSTEIN.COM Sep 22 2011 22:23:00 Sheldon Stein, 50 Public Square, Ste. 400,
Post Office Box 5606, Cleveland, OH 44101-0606
19966117 EDI: MERRICKBANK.COM Sep 22 2011 22:23:00 Advanta Bank Corp., P.O. Box 8088,
Philadelphia, PA 19101-8088
19966118 EDI: AGFINANCE.COM Sep 22 2011 22:23:00 American General Finance, P.O. Box 742517,
Cincinnati, OH 45274
19966120 +EDI: BANKAMER2.COM Sep 22 2011 22:23:00 Bank of America, PO Box 15153,
Wilmington, DE 19886-5153
19966121 EDI: HFC.COM Sep 22 2011 22:23:00 Best Buy Co., Inc., Retail Services, P.O. Box 5238,
Carol Stream, IL 60197-5238
19966122 +EDI: CAPITALONE.COM Sep 22 2011 22:23:00 Capital One, P.O. Box 6492,
Carol Stream, IL 60197-6492
20765687 EDI: RECOVERYCORP.COM Sep 22 2011 22:23:00 Capital Recovery IV LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
19966127 EDI: CHASE.COM Sep 22 2011 22:23:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
20630801 EDI: CHASE.COM Sep 22 2011 22:23:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
19966129 +EDI: CITICORP.COM Sep 22 2011 22:23:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
20721028 EDI: BANKAMER2.COM Sep 22 2011 22:23:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102
20844076 EDI: RMSC.COM Sep 22 2011 22:23:00 GE Money Bank, c/o Recovery Management Systems Corporat,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
19966139 EDI: GMACFS.COM Sep 22 2011 22:23:00 GMAC, Suite 340, 25000 Great Northern Corp. Ctr.,
North Olmsted, OH 44070
19966141 EDI: IRS.COM Sep 22 2011 22:23:00 Internal Revenue Service, Kansas City, MO 64999
19966144 EDI: RMSC.COM Sep 22 2011 22:23:00 Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914
20679896 +EDI: RESURGENT.COM Sep 22 2011 22:23:00 PYOD LLC its successors and assigns as assignee of,
Citibank, NA, NA, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
19966151 +EDI: SEARS.COM Sep 22 2011 22:23:00 Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
19966153 EDI: WFFC.COM Sep 22 2011 22:23:00 Wells Fargo Financial Bank, P.O. Box 98751,
Las Vegas, NV 89193-8751

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr State of Ohio Department of Taxation and Ohio Bure
Chase, P.O. Box 15153, Wilmington, DE 19886-5153
19966128* +First Choice Builders, 23132 Kingsbrooke Lane, Westlake, OH 44145-3653
19966132* +First Choice Builders, 23132 Kingsbrooke Lane, Westlake, OH 44145-3653
19966133* +First Choice Builders, 23132 Kingsbrooke Lane, Westlake, OH 44145-3653
19966134* +First Choice Builders, 23132 Kingsbrooke Lane, Westlake, OH 44145-3653
19966135* +First Choice Builders, 23132 Kingsbrooke Lane, Westlake, OH 44145-3653
19966136* +First Choice Builders, 23132 Kingsbrooke Lane, Westlake, OH 44145-3653
19966137* +First Choice Builders, 23132 Kingsbrooke Lane, Westlake, OH 44145-3653
19966140* GMAC, Suite 340, 25000 Great Northern Corp. Ctr., North Olmsted, OH 44070
19966150* +Peter and Lila Corrigan, 31005 Nantuckett Row, Bay Village, OH 44140-1051
19966154* Wells Fargo Financial Bank, P.O. Box 98751, Las Vegas, NV 89193-8751

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19966147 ##+National City Bank, P.O. Box 856153, Louisville, KY 40285-6153

TOTALS: 1, * 10, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

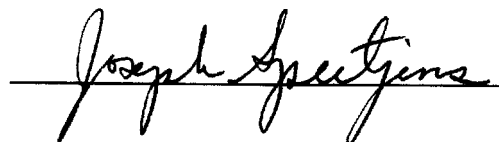
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2011 at the address(es) listed below:

Dennis J Kaselak on behalf of Debtor Dennis Hartzell dkaselak@peteribold.com,
amcnish@peteribold.com
Kimberly M. Sutter on behalf of Creditor Cottage Cove Homeowners Association, Inc.
ksutter@ottesq.com
Ronna Jackson ust34 on behalf of Plaintiff Daniel M. McDermott, United States Trustee, Region
9 Ronna.G.Jackson@usdoj.gov
Sheldon Stein sstein@epiqtrustee.com, sstein@ecf.epiqsystems.com
Timothy M. Sullivan on behalf of Creditor State of Ohio Department of Taxation and Ohio Bureau
of Workers Compensation tim@tmslaw.net, alison@tmslaw.net/elaine@tmslaw.net

TOTAL: 5

Northern District Of Ohio
United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Diane S Hartzell

Case No.: 10-19063-pmc

Chapter: 7

Address:

23132 Kingsbrooke Lane
Westlake, OH 44145

Last four digits of Social Security No.:

xxx-xx-4690

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: September 22, 2011
Form ohnb234

/s/ Pat E. Morgenstern-Clarren
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.